



03-12-04

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EXPRESS MAIL NO.: EU 618 747 568 US

IN THE UNITED STATES PATENT &amp; TRADEMARK OFFICE

Application No. 09/717,700 Inventor(s): Minot et al.  
Filed: 20 NOV 2000 Attorney Docket No.: 0326-138A  
[009974-34-5053-US] MAR 15 2004  
Customer No. 09629 Confirmation No.: 8486  
Title: METHODS, APPARATUS AND ARTICLES OF MANUFACTURE FOR  
MARKETING MORTGAGE AND/OR CREDIT SERVICES OVER THE WEB  
Examiner: Akers, Geoffrey R. Art Unit: 3624  
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**GROUP 3600**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**COVER LETTER FOR MARCH 10 SUPPLEMENTAL RESPONSE**  
**TO OFFICE ACTION MAILED DECEMBER 10, 2003**

Sir:

The attached Response to the Office Action mailed December 10, 2003 is a slightly amended version of the Response submitted yesterday, March 9. Instructions received from the Applicants today have necessitated a few changes to the March 9 Response, those changes being incorporated into the attached March 10 Response.

Specifically, the phrase "home purchase options" in the claims has been changed to "home financing options," and the last sentence of the second full paragraph and the first sentence of the third full paragraph on page 13 have been changed.

The March 9 Response should be completely disregarded; only the attached March 10 Response should be considered.

Dated: March 10, 2004

Respectfully submitted,

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**MARCH 10 RESPONSE TO OFFICE ACTION MAILED DECEMBER 10, 2003**

Sir:

In response to the Office Action mailed December 10, 2003, the following  
amendments and remarks are respectfully submitted.

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MAR 15 2004

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